

Work Health and Safety Policy

Adopted by the Board on 27 February 2025

Version 2.0

Australian Finance Group Ltd
ACN 066 385 822

AFG Work Health and Safety Policy

Our Commitment

Australian Finance Group Ltd and its controlled entities (**AFG**) are committed to providing Our Team Members with a healthy and safe work environment. AFG commits to take all reasonably practicable measures to eliminate or minimise risks to the health and safety of Our Team Members, and anyone else who may be affected by our operations.

To ensure that AFG meets its work health and safety (**WHS**) obligations and responsibilities, it will:

- take all reasonable and practicable steps to ensure it complies with applicable WHS legislation, regulations, standards and codes of practice;
- identify, assess and control the risks associated with work activities that have the potential to cause injury or illness;
- provide and maintain a healthy and safe work environment through the implementation of safe work practices, safe systems of work, safe plant and equipment and secure facilities;
- consult with Our Team Members to ensure a cooperative and participative relationship between AFG and its workforce; and
- review the effectiveness of health and safety measures implemented at AFG on a regular basis.

The Board of AFG will oversee the implementation of this Policy, with the support of management, who will communicate to Our Team Members on relevant WHS matters that arise.

AFG and Our Team Members are committed to working together to create a safe working environment for everyone.



David Bailey
Chief Executive Officer

1. AFG's Purpose and Values

All AFG's policies and practices are intended to be read in line with, and reflect, AFG's purpose of a fairer financial future and core values (IACT) as set out below.



Core values:

- **Integrity** – We do the right thing and hold ourselves and each other to the highest standard. We are known and respected for our commitment to honesty, trust and transparency;
- **Accountability** – We take ownership of our actions, behaviours, performance and decisions. We act with consistency, and we keep our commitments;
- **Customer Centric** – We earn our customers' trust by working in partnership with them to create solutions and deliver exceptional customer experiences. We listen, learn, and put our customers at the center of all we do; and
- **Team Player** – We empower and support those around us to achieve our shared purpose. We collaborate, we challenge ourselves and each other, and we're open, encouraging, and respectful of everyone we work with.

INTEGRITY
**We do
what's right**



ACCOUNTABILITY
**We see it
through**



CUSTOMER CENTRIC
**We walk in
their shoes**



TEAM PLAYER
**Together
we make a
difference**



2. Definitions

Person Conducting a Business or Undertaking (PCBU): an individual, business or organisation that is conducting a business.

Officer: (in the context of this Policy) an officer within the meaning of section 9 of the *Corporations Act 2001* (Cth).

Visitor: any person who visits an AFG office or premise and is not classified as a Worker. Visitors may include but are not limited to: conference and function attendees, families and friends of Our Team Members and community visitors.

WHS Manual: The procedures and documents referred to in section 3.1 of this Policy, which are to be read in conjunction with this Policy,

Our Team Members: any person who carries out work for AFG including employees, trainees, work experience students, volunteers and affiliates, contractors or sub-contractors, employees of a contractor or sub-contractor and employees of a labour hire company assigned to work for AFG. Note, the term 'Our Team Member' may be substituted with 'staff' throughout this Policy or the WHS Manual.

3. Responsibilities

3.1 AFG

As the PCBU, AFG must, so far as is practicable:

- ensure the health and safety of Our Team Members in the workplace;
- eliminate or minimise risks to the health and safety of Our Team Members;
- provide and maintain safe plant, structures and systems;
- provide information, training, instruction and supervision;
- consult with Our Team Members about WHS matters;
- ensure the safe use, handling and storage of plant, and substances; and
- record and notify relevant WHS authorities of any notifiable incidents.

3.2 Officers

AFG's Officers must exercise due diligence to:

- ensure that AFG complies with any duty or obligation under applicable health and safety laws;
- acquire and keep an up-to-date knowledge of WHS matters;
- understand AFG's operations and hazards and risks;
- ensure that appropriate resources and processes are provided to enable hazards to be identified and risks to be eliminated or minimised;
- ensure that information regarding incidents, hazards and risks are received, considered and responded to in a timely manner;
- ensure that AFG has, and implements, processes for complying with its WHS duties and obligations; and
- verify the provision and use of the resources and processes listed above.

3.3 Managers and Leaders

AFG's Managers and Leaders are responsible for:

- demonstrating active and visible WHS leadership;
- actively consulting with Our Team Members on WHS matters;
- following agreed WHS practices and modelling positive attitudes towards health and safety matters;
- ensuring WHS risks affecting Our Team Members are adequately controlled; and
- maintaining adequate knowledge of WHS matters at AFG.

3.4 Our Team Members

Our Team Members are responsible for:

- taking reasonable care for their own health and safety and that of any other person that may be affected by their actions while at work;
- maintaining awareness of, and complying with all WHS policies, procedures and instructions that have been communicated to them by AFG;
- reporting hazards, incidents, injuries and illnesses;
- consulting and cooperating with AFG and Our Team Members on health and safety issues; and
- providing suggestions on how to improve WHS issues at AFG.

3.5 Visitors

Visitors are required to:

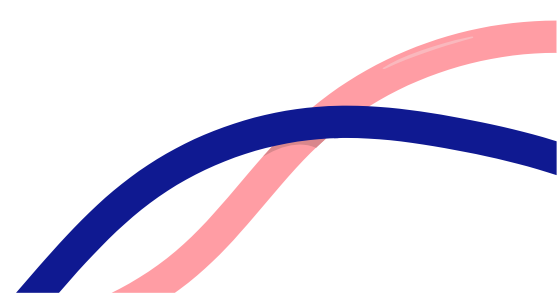
- take care of their own health and safety and the health and safety of other persons while on AFG premises;
- comply with any WHS requirements and instructions of AFG; and
- report all WHS related incidents to AFG where required.

4. Key Performance Indicators

As part of its commitment to WHS, AFG has established a number of key performance indicators (**KPIs**). The purpose of these KPIs are to guide and monitor ongoing WHS performance, and to enable AFG to continuously identify areas for improvement. AFG's current WHS KPIs include:

1. 100% completion rate of WHS induction training and annual refresher training by staff.
2. 100% of workplace inspections across all offices to be completed to schedule with corrective actions implemented in a timely manner.
3. 100% of WHS external WHS reviews completed to schedule.
4. WHS items captured on risk register and reviewed on quarterly basis.

AFG will work collaboratively with staff in achieving these KPIs, which may be updated from time to time.



5. Procedures and guidelines

5.1 WHS Manual

The purpose of the AFG WHS Manual is to establish and maintain an effective health and safety management system. The WHS Manual will assist AFG in meeting their obligations in accordance with applicable WHS legislation and regulations.

The WHS Manual provides detailed information and directions in the following areas and is available on AFG's intranet, TeamHQ:

- Consultation and communication;
- Training;
- WHS risk management;
- WHS issues resolution;
- Our Team Members' compensation and claims management;
- Emergency response; and
- Specific workplace hazards.

5.2 Consultation

AFG will adopt appropriate consultative processes to enable Our Team Members and relevant stakeholders to express their views in relation to WHS issues, contribute to the decision-making process and be informed about WHS risks.

Consultation may include formal or informal meetings attended by all levels of the workforce, reporting of hazards and incidents, developing risk assessments, and information disseminated via AFG's intranet, TeamHQ and emails.

5.3 Emergency Preparedness

Evacuation procedures

All AFG offices have evacuation procedures and display evacuation diagrams, setting out the evacuation route in the case of an evacuation.

Wardens

AFG has appointed and trained wardens to direct and assist Our Team Members in the event of an evacuation.

Drills

Emergency response drills are conducted and Our Team Members and others at the workplace must participate.

Fire safety equipment

All fire safety equipment is appropriately mounted, signposted, accessible and regularly serviced.

First Aid

AFG provides first aid kits and has appointed first aid officers who are trained to administer first aid assistance.

5.4 Mental Health and Wellbeing

AFG has in place a Mental Health Policy which can be found on TeamHQ. Accredited Mental Health First Aid Officers are also available at AFG to provide mental health support or first aid to individuals who require assistance.

AFG also offers a comprehensive Employee Assistance Program to staff which is free, voluntary and confidential. Further details can be found on TeamHQ.

5.5 WHS policies, systems, procedures and guidelines

All WHS documents are located centrally on TeamHQ, AFG’s intranet, for easy access. Policies and procedures are regularly monitored through internal management reporting arrangements and reviewed for amendment as required.

6. Review of Policy

The Risk and Compliance Committee is responsible for the review and oversight of this Policy.

In executing this role, the Risk and Compliance Committee will, with the appropriate support and input from management, review this Policy at least every two years and report to the Board on the outcomes of its review, including any recommendations for changes to this Policy.

7. Policy History

1 May 2015	Policy adopted by the Board.
14 December 2022	Policy reviewed and amended and adopted by the Board.
27 February 2025	Policy reviewed and amended and adopted by the Board.